

### **Remarks/Arguments**

Reconsideration of this application is requested.

The Examiner has objected to the drawings under 37 CFR § 1.84 (p)(s) for not including reference characters "134" and "152" in the description.

Paragraphs 019 and 027 have been amended to respectively include characters 134 and 152.

Claims 1-7 have been rejected by the Examiner under 37 USC § 112 for being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Line 5 of claim 1 has been amended to correct the antecedent basis problem.

Claims 1-2, 4-5 and 7 have been rejected by the Examiner under 35 USC § 102(b) as being anticipated by Schwartz et. al., (U.S. Publication No. 2002/0073040).

Schwartz discloses the following in paragraphs 0059 to 0062:

"[0059] FIG. 7 illustrates postage indicium 700 in accordance with the invention. As shown in FIG. 7, indicium 700 includes human readable portion 705 and bar-code portion 710. Unlike portion 605 of FIG. 6, portion 705 includes human readable transactional data 708 indicating a payment (e.g., \$10.00 to a specified payee (e.g., XYZ Co.). As described hereinbelow, like postage 709 (e.g., \$0.32), the payment amount (i.e., \$10.00) was deducted from the available funds in the descending register in card 180 when indicium 700 was created. Thus, the originator of indicium 700 in this instance expended \$10.00 additional postage (i.e., in addition to the \$0.32 postage for the cost of delivery of the mail piece on which indicium 700 is applied) in favor of the postal authority. This additional expended amount is to be paid by the postal authority to the payee in a manner to be described.

[0060] Moreover, unlike bar-code portion 610 representing the required postal data and digital signature, portion 710

additionally includes transactional data. However, like portion 610, the data in portion 710 is readable by the postal authority when it uses a conventional bar-code scanner to process the indicium. In accordance with the invention, after learning the transactional data in portion 710, the postal authority pays the specified amount to the payee.

[0061] FIG. 8 illustrates different data fields in bar-code portion 710. In particular, Fields 801a through 801g contain the transactional data in accordance with the invention.

Specifically, field 801a contains data identifying the payer and particularly data identifying the payer account with the payee for proper credit of the payment. For example, the payee, XYZ Co., in this instance is a credit card company.

The payer is a credit card holder who originated indicium 700 to pay his/her credit card balance (e.g., \$10.00) in accordance with the invention. Thus, in this example, the data in field 801a is most likely the payer's credit card account number.

[0062] Field 801b contains data identifying the payee, and the payee's bank account if a transfer of funds (in this instance in the amount of the credit card balance) by the postal] authority to the payee is anticipated to realize the bill payment. In this instance, the data in field 801b represents the name of the payee and an EFT routing number identifying the payee's bank account."

Schwartz indicium 700 includes a human readable portion 705 and bar code portion 710. Human readable portion 705 includes a postage payment of \$0.32 represented by character 709 and a payment of \$10.00 to XYZ Co. represented by character 708. The data in portion 710 includes transactional data that is readable by the postal authority.

When the postal authority reads the data in portion 710 it recognizes that at least a part of portion 710 represents money that is due XYZ Co.

Here Schwartz does not disclose a first country indicia containing a unique number for the payment of carrier fees for a first country post office and a second country indicia containing a number for the payment of carrier fees for a second country post office, as claimed in claim 1 as amended.

Claims 3 and 6 have been rejected by the Examiner under 35 USC § 103(a) as being unpatentable over Schwartz et. al. U.S. Publication No. 2002/0073040.

“[0008] In accordance with the invention, a postage payment system incorporating a general purpose computer is capable of securely dispensing postage, and efficiently generating mail pieces. In particular, with the inventive postage payment system, postage indicia are advantageously generated at the same time as mail contents such as letters, invoices, and statements. In accordance with an aspect of the invention, a postage indicium is applied onto a selected location of the mail content. In the preferred embodiment, the mail content is placed into a window envelope such that the postage indicium on the mail content exposes through a window of the envelope to facilitate inspection of the indicium.

[0023] FIG. 1 illustrates postage payment system 100 embodying the principles of the invention. As shown in FIG. 1, system 100 comprises computer 103 (e.g., a standard PC or workstation), mail processor 150, integrated circuit (IC) card 180, and printer 190 (e.g., a standard inkjet or laser printer). In particular, installed on computer 103 is a mailing application program in accordance with the invention. Also installed on the computer is conventional word processor, billing, accounting and/or other software which, among other things, enables a user to generate mail contents in text and graphics. Computer 103 is connected to mail processor 150.

Schwartz discloses the printing of one postal indicium. Schwartz does not disclose or anticipate the printing of a first country postal indicium and a second country postal indicium with a postage meter as claimed in claim 3 and 6.

The art cited by the Examiner does not disclose or anticipate the invention claimed by applicant in new dependent claims 8-12. Claims 8 and 12 depend on claim 1 and claims 9-11 depend on claim 8. The cited art does not disclose or anticipate storing the information contained in the first and second indicium in a

Appln. No.: 10/674,135  
Amendment Dated: July 18, 2007  
Reply to Office Action dated May 2, 2007

database examining the first and second indicias and the numbers stored in the first and second indicias to determine whether the first and second indicias are legitimate.

Please charge any additional fees that may be required or credit any overpayment to Deposit Account Number 16-1885.

In view of the above claims 1-3 and 6-7 as amended and claims 8-12 are patentable. If the Examiner has any questions would the Examiner please call the undersigned at the telephone number noted below.

Respectfully submitted,

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